

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Sergiy Chumachenko  
 Debtor

Case No. 18-13875-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Sep 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2018.

db +Sergiy Chumachenko, 441 Tomlinson Road, Apt. 1, Philadelphia, PA 19116-3221  
 14120312 +American Heritage Fcu, 3110 Grant Ave, Philadelphia, PA 19114-2542  
 14120313 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 14120320 +Everhome Mortgage Co/Ever Bank, Attn: Bankruptcy Department, 301 West Bay Street, Jacksonville, FL 32202-5184  
 14120321 +Holy Reedmer Hospital, 1648 Huntingdon Pike, Jenkintown, PA 19046-8099  
 14120322 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 14120323 +Mt. Sinai Hospital, 4300 Alton Road, Miami Beach, FL 33140-2948  
 14124288 +Nationstar Mortgage LLC, c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14120325 +Police and Fire Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495  
 14120331 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
 14120332 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QLEFELDMAN.COM Sep 22 2018 05:48:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg E-mail/Text: megan.harper@phila.gov Sep 22 2018 01:51:02 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 22 2018 01:50:29 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 22 2018 01:50:47 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14120314 +EDI: TSYS2.COM Sep 22 2018 05:48:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 14120316 +EDI: CAPITALONE.COM Sep 22 2018 05:48:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14120317 +EDI: CHASE.COM Sep 22 2018 05:48:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 14120318 EDI: WFNBN.COM Sep 22 2018 05:48:00 Comenitycapital/orbitz, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  
 14120319 +EDI: DISCOVER.COM Sep 22 2018 05:48:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 14120576 +EDI: PRA.COM Sep 22 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14120326 EDI: NEXTEL.COM Sep 22 2018 05:48:00 Sprint Headquarters, 6200 Sprint Pkwy., Overland Park, KS 66251  
 14120327 +EDI: RMSC.COM Sep 22 2018 05:48:00 Synch Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 14120328 +EDI: RMSC.COM Sep 22 2018 05:48:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 14120329 +EDI: RMSC.COM Sep 22 2018 05:48:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 14120330 +EDI: RMSC.COM Sep 22 2018 05:48:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14120315 Capl/bstby  
 14120324 Olga Chumachenko

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 318

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2018 at the address(es) listed below:

GEORGE R. TADROSS on behalf of Debtor Sergiy Chumachenko gtadross@tadrosslaw.com,  
r55386@notify.bestcase.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Sergiy Chumachenko**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7262**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-13875-elf**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sergiy Chumachenko

9/20/18

**By the court:** Eric L. Frank

United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**